



FIG. 2

SETTLEMENT PROCESS

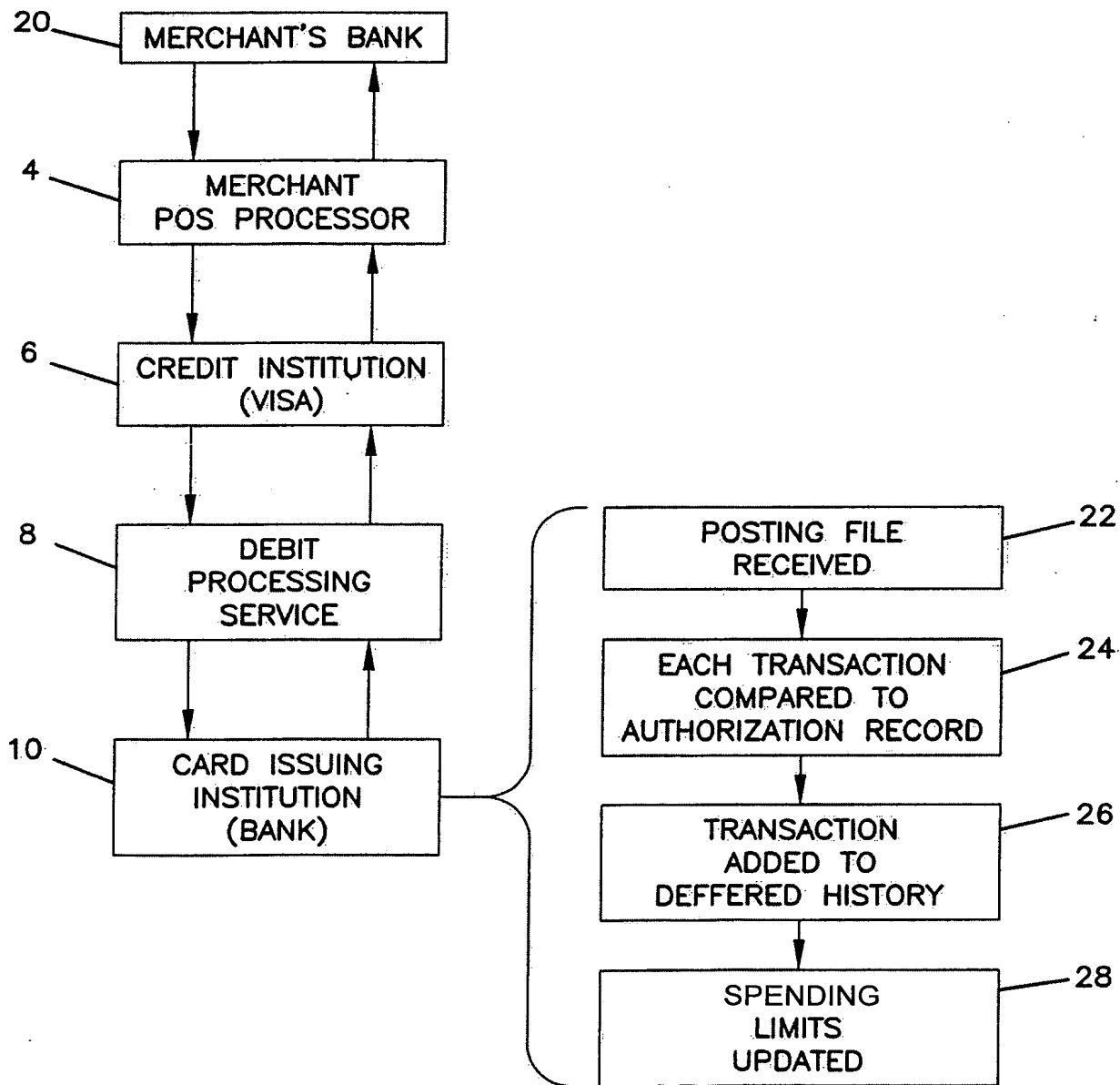


FIG. 3

STATEMENT PROCESS

